

Exhibit E

TRUTH IN LENDING DISCLOSURE STATEMENT**NORWICH COMMERCIAL GROUP, INC. D/B/A NORCOM MORTGAGE**

Final disclosure based on closing terms.

Date: 11/20/08
 Loan No: 722
 Borrower: TODD SILBER

Property: 73 FARNHAM ROAD, SOUTH WINDSOR, CONNECTICUT 06074

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	
7.088%	\$320,033.33	\$230,916.13	\$550,949.46	

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	Payments are Due Monthly, Beginning
135	VARYING FROM 1,593.86	01/01/09
225	TO 1,576.02	04/01/20
	1,496.88	

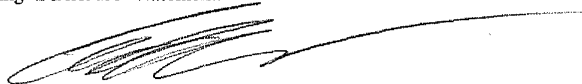
DEMAND FEATURE: This obligation does not have a demand feature.**VARIABLE RATE FEATURE:** Your loan does not contain a variable-rate feature.**SECURITY:** You are giving a security interest in the above referenced property.**ASSUMPTION:** Someone buying this property may assume, subject to lender's conditions, the remaining balance due under the original terms.**PROPERTY INSURANCE:** You may obtain property insurance from anyone you want that is acceptable to Lender.**FILING FEES:** \$**LATE CHARGES:** If your payment is more than 15 days late, you will be charged a late charge of 4.00% of the payment.**PREPAYMENT:** If you pay off your loan early, you may have to pay a penalty and you may not be entitled to a refund of part of the finance charge.

See your contract documents for any additional information regarding nonpayment, default, required repayment in full before the scheduled date, and prepayment refunds and penalties.

The payment amounts listed in the payment schedule include amounts for principal, interest, and any mortgage insurance, but do not include monthly escrow deposits for hazard and/or flood insurance, taxes or assessments.

I acknowledge receipt of the fully completed Truth in Lending Disclosure Statement.

Date: 11/20/08



TODD SILBER

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